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45. The method of claim 16 further comprising the steps of:
automatically determining the accumulated investment amount for the
preselected time period;

5 automatically discounting the accumulated investment amount by a
predetermined reserve interest rate;

automatically discounting the accumulated investment amount using a
reserve investment rate;

10 automatically tabulating the discounted accumulated investment amount
less an account value for each of the plurality of funds;

automatically determining a present value of a future guarantee charge for
the accumulated investment amount; and

automatically subtracting the present value of the future guarantee charge
for the accumulated investment amount from the accumulated investment amount.

15 46. The method of claim 17 further comprising the steps of:
inputting a predetermined index performance limit and a mix of selected
funds;

20 automatically determining the accumulated investment amount for the
preselected time period;

automatically discounting the accumulated investment amount by a
predetermined reserve interest rate;

25 automatically discounting the accumulated investment amount using a
reserve investment rate;

automatically tabulating the discounted accumulated investment amount
less an account value for each of the plurality of funds;

automatically determining a present value of a future guarantee charge for
the accumulated investment amount; and

30 automatically subtracting the present value of the future guarantee charge
for the accumulated investment amount from the accumulated investment amount.